



'Care Share

Medicare Coverage and Coronavirus

Original Medicare-covered services related to coronavirus include:

Coronavirus testing

Your doctor can bill Medicare for this test beginning April 1, 2020 for testing provided after February 4, 2020. You will owe nothing for the laboratory test and related provider visits (no deductible, coinsurance, or copayment). This applies to both Original Medicare and Medicare Advantage Plans.

Virtual check-ins

Virtual check-ins can be used to communicate with your doctor and assess whether you should go to the office for an in-person visit. If you have a Medicare Advantage Plan, contact your plan to learn about its costs and coverage.

Telehealth benefits

A telehealth service is a full visit with your doctor using video technology. During the public health emergency, Medicare covers hospital and doctors' office visits, mental health counseling, preventive health screenings, and other visits via telehealth for all people with Medicare. You can access these benefits at home or in health care settings. You may owe standard cost-sharing (like a coinsurance or copayment)

for these services but contact your provider to learn more. If you have a Medicare Advantage Plan, contact your plan to learn about its costs and coverage.

Prescription refills

If you want to refill your prescriptions early so that you have extra medication on hand, contact your Part D drug plan. Your plan should remove restrictions that stop you from refilling most prescriptions too soon. During the emergency, all Medicare Advantage and Part D plans must cover up to a 90-day supply of a drug when you ask for it. However, plans cannot provide a 90-day supply of a drug if it has certain restrictions on the amount that can be safely provided. These restrictions are called safety edits, and they commonly apply to opioids.

Medicare also covers other medically necessary services, such as inpatient and outpatient hospital care or skilled nursing facility (SNF) care. If you think you are being discharged from a hospital or SNF too soon, you can appeal that decision. Call your State Health Insurance Assistance Program (SHIP) for help. Contact information for your SHIP is on the next page. Medicare Advantage Plans must cover everything that Original Medicare does, but they can do so with different costs and restrictions.

How to access care during a public health emergency

During a public health emergency, Medicare Advantage and Part D plans must work to maintain access to health care services and prescription drugs.

Medicare Advantage Plans must:

- Allow you to receive health care services at out-of-network doctor's offices, hospitals, and other facilities
- Charge in-network cost-sharing amounts for services received out-of-network
- Waive referral requirements
- Suspend rules requiring you to tell the plan before getting certain kinds of care or prescription drugs, if failing to contact the plan ahead of time could raise costs or limit access to care

Part D plans must:

- Cover formulary Part D drugs filled at out-of-network pharmacies
- Part D plans must do this when you cannot be expected to get covered Part D drugs at an in-network pharmacy
- Cover the maximum supply of your refill at your request

Contact your **State Health Insurance Assistance Program (SHIP)** in Montana at 1-800-551-3191 if you need help understanding what Medicare covers and how to access care.



SMP SCAM WATCH
CORONAVIRUS (COVID-19)

Be on the lookout for scams that could arise from the coronavirus (COVID-19) pandemic.

As a reminder:

- Protect your Medicare number and only provide it to your doctor and Medicare providers.
- Be cautious of anyone going door-to-door to offer free coronavirus testing, supplies, or treatments.
- Don't fall for scare tactics or time sensitive offers.

Contact the SMP for questions or to report Medicare fraud, error, or abuse at 877.808.2468 or at smpresource.org

Coronavirus :

The graphic has a dark purple and black background with a pattern of white and purple circles resembling virus particles. A white banner with the word "Coronavirus :" is on the left. The text is in white and yellow.

If you suspect someone is trying to sell you a fake test kit, cure, or vaccine, report it to your local Senior Medicare Patrol (SMP) in Montana by calling 1-800-551-3191.

Coronavirus scams are spreading nearly as fast as the virus itself. Read your Medicare Summary Notice or Medicare Advantage Explanation of Benefits and be vigilant.

SMPs can help you with your questions, concerns, or complaints about potential fraud and abuse issues.

SMP SCAM WATCH

THERE ARE NOT NEW, PLASTIC, MICROCHIPPED, MEDICARE CARDS COMING.

The graphic has a light blue and white background with a blurred image of a mailbox. The text is in a bold, blue, sans-serif font.

The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at www.stopmedicarefraud.org.